

## ABSTRACT

[00106] A user transaction system is provided that includes an interface card to convey data to a reader device for exchanges with a transaction provider. The interface card has an inductor that may sense when data is to be transferred to a reader device, permitting the inductor to be activated to transfer data to the reader device. Also, the inductor may sense when the transfer has ended and, in response, be deactivated. In additional embodiments, inductor may induce power into a supply on the card. The card need only be loaded with the data required for the desire transaction and this data may be thereafter conveniently erased from the card. A personal data device is used to store the data and transfer selected data to the interface card for use in an anticipated transaction. In addition, other aspects of the present invention relating to the storage and transfer of selected transaction data are described.